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Social Exclusion of Young People in Finland

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<p>Abstract:</p> <p>Social Exclusion is a global issue of multiple dimensions. It is a social, economic, political and cultural problem that affects directly or indirectly everyone in society. In order to be able to find a solution to this defect of society we must first fully understand where it derives from and what the consequences are of this detrimental phenomenon. The object of this thesis is to provide a comprehensive overview of the situation in Finland with a focus point on children and young adults. This thesis includes an estimate about the economic and financial costs to society caused by social exclusion of the youth and discusses the planning, implementation and effect of current government policies. This research utilizes the materials and literature of various experts in the field of social exclusion and provides suggestions on how to tackle the issue that incurs costs on many different levels.</p>	
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1 Introduction

“Someone once said that you must be really sick to fit into this society. You go to school for nine years and then you are expected to seek even further education. In the entrance exams I panicked and failed to get in. So many applicants are left without a study place even though they would be highly motivated to study. Then you sit home alone and wonder what the hell I should do today. You call your friend who’s thinking the same and when you get together, you don’t think about the future. You focus on the present – what to do, where to go.”

“Sometimes I feel like I could have made much better choices. But in the end, maybe I wasn’t up to that after all. I know it’s a marginal group of people who can support themselves with music. Still I’m hanging in here, stuck, because this is the only thing I want to do. If I don’t want to do anything else, do I have to?”

This is the story of Mira, a 25 year old single mom cashing in social security checks lacking education and a job. (HS. 2013a.)

Social Exclusion is a global issue of multiple dimensions. This thesis focuses on Finland and especially the social exclusion among youth. Social exclusion has been widely addressed in the news media during the past decade and especially during the past few years. It is a social, economic, political and cultural problem that affects directly or indirectly everyone in society. In order to be able to find a solution to this defect of society we must first fully understand where it derives from.

Firstly, we must define social exclusion in order to be able to understand the issue in its full extent. The next step to take is to define the main focus group of this thesis. After providing this information it is important to discuss and evaluate the factors that contribute to a person or group becoming socially excluded. There is a difficulty in defining what the causes behind social exclusion are and what the consequences are, therefore it is important to keep in mind whilst reading that

even if we are discussing the factors behind the issue we might as well be discussing the outcome of social exclusion. This thesis also creates a rough estimate about the economic and financial costs to society caused by social exclusion of the youth.

Because social exclusion is such a current and much addressed issue there are clear government policies decided upon in order to tackle the phenomenon. They are to be discussed in turn. Lastly, I will evaluate the data that has been provided by various experts in the field of social exclusion and offer recommendations and points of view that might have not been previously discussed.

The object of this thesis is to provide a comprehensive overview of the situation in Finland with a focus point on children and young adults. There have been many studies and much research published about this phenomenon. However in most of the studies the focus has been quite narrow and focused only in one area of the issue at a time. The purpose of this thesis is to combine all the relevant information and to evaluate it in order to provide suggestions on how to tackle the issue that incurs costs on many different levels.

In this research I have used the materials and literature of various experts in the field of social exclusion. These include Pekka Myrskylä, the head of development at Statistics Finland, who has specialized in social exclusion of youth. Myrskylä has provided important statistical information about the risk factors that contribute to social exclusion of youth. Another expert in the field is Dr. Juha Väänänen who discusses the phenomenon from a psychological point of view. Furthermore there are many other studies used in this research that discuss different aspects of exclusion such as crime and substance abuse that are directly linked with social exclusion. The following literature review provides a combined in-depth view on the matter.

2 Literature review

2.1 Defining social exclusion

Social exclusion is a broad and complex concept consisting of multiple dimensions. Exclusion concerns unequal economic, social, cultural, psychological and political power relationships and varies across different levels: individuals, households, groups, communities, countries and global levels. (WHO.2013) The term exclusion in its most simplified meaning refers to being left outside the normal procedures of society and not being able to be a contributing member of it. The complexity of the concept derives from many factors. One issue is determining the level of exclusion which varies largely among different countries.

Social exclusion is closely tied to the concept of poverty. There are traditionally two schools of thought concerning the study perspective of poverty and social exclusion; the Anglo-Saxon school of thought focusing on the dividing of available resources and the continental, especially French, school of thought that focuses on an individual's relation to the surrounding community and society. When discussing social exclusion and poverty a concept that often comes up is the idea of "social citizenship" by T.H. Marshall. According to him a person requires political and social rights in order to become a full citizen. It is not until these requirements are met that a person can participate in political decision-making. Social exclusion means that these social rights (the right to work, the right to education, the right to healthcare and the right to having a place to live in) do not exist in their full extent and therefore an individual cannot provide his or her input in the functioning of the society. (Valtioneuvosto, 2001)

The focus of this thesis is the plight of socially excluded young adults in Finland. In order to be able to study, measure and evaluate this phenomenon, there must be set clear limitations and definitions to the focus group. The head of development of the Center of Statistics in Finland, Pekka Myrskylä, defines as socially excluded those who are between the ages of 15 and 29, who are not working or studying and who have no further education after the basic mandatory level of

education (Myrskylä, 2012). This is also the focus group of this thesis. However it will also include some figures, statistics and other information concerning broader groups which do not directly fall into to the category defined by Myrskylä but which are relevant for discussion in order to gain a broader perspective of the problem at hand.

2.2 Measuring the amount of socially excluded youth in Finland

Socially excluded youth can be divided into two groups: there are those who are visible in statistics and those who are completely unreachable. The first group refers to those who are unemployed and seeking benefits. The latter group refers to those who are unemployed, not seeking benefits, and not registered in any educational institutions. The second group can be considered the core problem due to the difficulty of locating these young adults, because no one knows where they are and what they are doing. This brings the difficulty of offering them any help and further guidance (Myrskylä, 2012).

In the year 2010 there were officially 51,341 socially excluded young adults in Finland. Out of this number 18,830 were seeking unemployment benefits and the rest, 32,511 were so called “lost ones”, young ones who show up in no statistics. The problematic group of the lost ones also includes those who do not generally fit the concept of exclusion such as those applying for further education, athletes in training, young ones doing undeclared work, those doing charity work and artists without income. Another group that is not included in the focus group is women taking care of their children at home who have no secondary level education but only have completed elementary level. If this group would be included in the focus group the overall number would rise up to 59,784 which is a significant increase of 16.44%. (Myrskylä, 2012).

Although Myrskylä has identified social exclusion of the young as applying only to those who have no further secondary education such as studies in high school (lukio) or vocational school (ammattikoulu) it is important to point out that there

are of course those who have completed a secondary level degree but are not contributing to society either by working or further studies. This group is actually even larger than the focus group. Within the same age margin there are 51,844 unemployed young adults and those who are completely unreachable by society (Myrskylä, 2012).

Compared to the 1990s social exclusion has actually decreased. Today the percentage of excluded is 5% compared to the early nineties when it was around 9%. Another important aspect concerning exclusion of the young is that it is not the same group of people year after year. Within a five year time span approximately 60% of those who are socially excluded either find a job or continue with further studies. 40% remain excluded (Myrskylä, 2012).

It is evident in the statistics that there exists a direct relation between how long a person stays excluded and how easily a person becomes a contributing member of the society. The figures show that within the five year time span out of the sixty percent of those who have been able to “exit” the unemployment statistics the largest amount find a job or an educational position within the first year. Gradually the percentage becomes smaller and smaller. The study implemented throughout the years of 2005 and 2010 showed that age and gender affected the process of exiting the group of socially excluded. Women as well as those who were younger had a better chance of seeking further education or pursuing a career. (Myrskylä, 2012)

The results of the study concerning the 40% who continue being excluded remain uncertain. Based on the evidence collected during the five year time span it is evident that the longer a person remains excluded the more difficult it is to get back to normal life. Therefore it can be assumed that a large amount of the remaining 40% continue to be excluded. However it is difficult to measure the extent of social exclusion because of the fact that, although not new, the studying of the phenomenon has not started early enough to be able to provide accurate statistics that would provide a trend-line based on historical data. (Myrskylä, 2012)

The costs and consequences deriving from social exclusion, both short-term and long-term, are to be discussed later on in this paper. However, there are many difficulties as well as many opinions concerning this issue, especially considering the accuracy of financial calculations and economic costs.

2.3 Factors contributing to social exclusion

Social exclusion has been identified as especially a problem of young men. In the year 2010 two thirds of excluded young adults were men. One factor that can be taken into consideration that can provide some perspective to this issue why social exclusion seems to be so male dominant is the fact that this statistics exclude those women who are taking care of their children at home (Myrskylä, 2012).

Statistics also show that social exclusion is closely tied to immigration and the difficulty of social integration. Almost one fourth of the excluded youth are immigrants or children of immigrants. In most cases those who become socially excluded are young immigrants in search of a job or a study position without families as their safety net and live alone. The largest risk group comprises those without a place to live or women living in families. The cultural differences and language barriers are reasons why women of immigrant background do not access the job market or do not register for unemployment benefits. The situation is different for women who have been born in Finland because of their language skills and educational background, compared to those who have moved to Finland and have no knowledge of the Finnish language and whose educational background is very different (Myrskylä, 2012).

Family background is another contributing factor to becoming excluded. It can be stated that being socially or economically disadvantaged can be inherited. Out of the currently excluded youth approximately half have parents who themselves are socially excluded or unemployed. Growing up in a home with a weak economic and social standing leaves the children without the proper support needed in order to live in a stable environment and develop a strong idea of self-worth,

develop moral values and determine goals to be pursued. Statistics also demonstrate that the children of families with a lower educational background have a higher risk of becoming excluded (Myrskylä, 2012).

Children from families with difficult problems and children who are placed in foster care have a higher risk of falling outside the norms of society. There are many reasons that can result in taking children into foster care such as unemployment, different types of illnesses, drug or alcohol addictions, mental disabilities, violence, abuse and criminal lifestyle or the fact that the children might have no parents. Furthermore children can themselves be the so called cause of their being taken into foster care or placed elsewhere due to depression or their own actions that cause family living conditions to be unbearable for the parents (Myrskylä, 2012).

Placing a child elsewhere besides their own family affects the rest of their lives. Statistics show that only 10% complete upper secondary level education when compared to the rest of the population the completion rate is approximately half. Furthermore homelessness is another issue related to a background of living in foster care. Those with the greatest risk of becoming socially excluded out of the youth placed in foster care are boys (Myrskylä, 2012).

As discussed earlier the lack of education increases the risk of social exclusion and explains also the high level of youth unemployment. Out of those who have no further education after mandatory schooling consisting of grades between 1 and 9, 12.6% are excluded. This is more than double when compared to the entire focus group of young adults between the ages of 15-29 where the number is 5% (Myrskylä, 2012).

Those who have only completed mandatory education and have no desire or opportunity to continue with further studies are facing the most competitive job market. Since 1990's the positions that require only the basic level of mandatory education have decreased by 450,000 (Lehdistötiedote. 2013).

Juha Väänänen has studied social exclusion of youth in Finland from a psychological point of view and states that mental illnesses are a large contributing factor in becoming excluded. The figures he shows demonstrate that the youth is not well in Finland. The need for psychiatric care has increased significantly since the 1990's. The causes for this lie in everyday life experiences (Väänänen, 2010). While Myrskylä also recognizes the risk factors such as abusive families and drug or alcohol addictions as causes and reasons behind social exclusion he does not directly discuss why those factors result in the increase of the children's risk to become socially excluded.

Väänänen argues that children face issues in their everyday life that increase the risk of mental illnesses such as depression. Between boys and girls there can be seen a difference in the increase of depression – depression among young women has increased throughout the years a bit more. Väänänen points out that approximately 30,000 children and young adults each year have to deal with their parents' divorce, approximately 20% of families experience violence and abuse, approximately 17% of families struggle with drug or alcohol addictions and 4-6% of pregnant women use intoxicants during their pregnancy. Other factors that Väänänen recognizes as threats that contribute to young adults' unstable mental state is increased amount of bullying in schools which has a clear link to depression and other symptoms of mental instability (Väänänen, 2010).

As discussed before the lack of education is an important factor that contributes to becoming socially excluded. Jan Erik Nurmi discusses the factors that lead to the lack of education in his research. A student with weak success in school tries to apply for further education but he or she might be left out because of their low grades. This is also a complex area because the reasons behind being left without a study position can result from the previously mentioned reasons such as mental problems. Then again mental problems can be a result of other factors such as difficulties deriving from family and living conditions. Some people suffer from learning disabilities which cause problems with studying and therefore can result in low or inadequate grades and thus result in being left without a study

position. Approximately 5% of those who have completed basic level education apply to further education but are left without a place to study. 2% do not apply at all. These numbers can reflect also unrealistic expectations (Nurmi, 2009). An interview in *Helsingin Sanomat* with one socially excluded young woman showcases an example of these expectations. The interview explains her dreams and desires of working in the media industry and how she was determined to apply for suitable education. However she was turned down due to the shortage of positions. The interview makes an important point that many young people struggle with – even if one has the passion and desire to study something it might not be possible due to the lack of resources. The interviewee therefore asks: Do I have to do something, if I do not want to? (HS. 2013) This question will be discussed later in the paper. As Myrskylä states in his research those gap years that result from being left without a study place can turn out to be fatal (Myrskylä, 2012).

Väänänen makes a strong link between social exclusion and alcoholism, drugs and criminal behavior (Väänänen, 2010). In Finland the use of alcohol has been traditionally more problematic and significant than the use of drugs. However the statistics show that the use of drugs has clearly increased during the past fifteen years. Research shows that experimenting with drugs is much more common today than it was in the 1990's and recent statistics show that experimenting with drugs has increased especially within the demographic of 25 – 34 year olds. A new phenomenon that began to increase significantly is the home-growing of cannabis that has been estimated through questionnaires and it also shows in the criminal statistics. Compared to the 1990s there is a dramatic difference between the amounts of confiscated cannabis plants in 2010: in the 1990s the amount was a few hundred plants when in the 2010 the amount had increased up to 15,000 plants. Researchers estimate that there are approximately 10,000 active home-growers in Finland. The increased use of cannabis is strongly linked to the increase in home-growing; however the amount of other drugs used in Finland has stayed on a stable level and shows no dramatic fluctuations. One relevant aspect in the Finnish culture of substance usage is that there is a strong connection between using drugs and consuming alcohol; approximately half of

drug users also consume alcohol at a level that is of high risk. Research shows that in the year 2010 drugs have established their place in the partying habits of Finnish youth as well as reinforced their position as a risk factor in the social exclusion of the youth (Tanhua, 2011).

As the use of drugs, or more precisely cannabis, has increased there can be seen a decreasing trend in alcohol consumption among youth in Finland and the experimenting with alcohol starts later than it did compared to the mid-nineties. However, Finnish youths are still one of the leaders in statistics of alcohol consumption (THL, 2013a).

A recent study shows that there can be locational factors that contribute to alcoholism. The study done by the Finnish Institute of Occupational Health suggests that there might exist a link between living close to a bar and consuming alcohol at a risk level. Alcohol consumption is 13 percent more common among those who live within one kilometer from a bar or a restaurant than among those who have a greater distance to a bar or restaurant. The average age of the participants in the study was 44 years old. (HS. 2013) Correlation does not necessarily mean causation; however this could provide some direction to decision makers concerning locational design in cities. (HS. 2013c)

Crime is another issue linked to social exclusion. In the research of Janne Kivivuori it is stated that there has been observed a strong correlation between being indisposed and proneness to crime. There exists a two way link between the two: a) social exclusion is a result of criminal background and b) that engaging in criminal activities is a result of social exclusion. In his research Kivivuori has come to the conclusion that one of the factors that explains crime and its existence is economic indisposition. However it is also evident that it is not the only factor and that recent studies have focused on explaining linkages between crime and how individual factors and socio-economic factors interact together (Kivivuori, 2009). The study shows that the children or young adults from families with financial difficulties are more prone to be engaging in such criminal activities as assault,

stealing and/or using cannabis. Kivivuori states that choosing or ending up in a criminal path also has much to do with the young person's own set goals and aspirations of the future. Those young individuals who set their goals concerning their social status lower than their parents are more prone to engage in criminal activities. Personal characteristics that contribute to the risk of ending up living a criminal life include aggressiveness, impulsiveness, low self-control and negative emotionality. Other factors that relate to the same issue are learning-disabilities and cognitive skills. When discussing social exclusion and its correlation to prone-ness of committing homicide, there are no direct studies. However many studies show that substance abuse and mental problems are the main causes and therefore there exists a link with social exclusion as well (Kivivuori, 2009).

It seems to be difficult to define the reasons behind social exclusion and what its consequences are. The previous section demonstrates causes that are likely to lead to exclusion. However it is important to point out that many of those can also be a result of social exclusion.

2.4 Cost of social exclusion

There are multiple factors that need to be considered when measuring the costs incurred to society because of social exclusion. Most calculations focus on estimated average costs incurred by the economy from financial support paid to the socially excluded as well as the average loss in income and production. One of the basic principles in economics is the concept of opportunity cost. (Pohjola, 2006) This is very relevant when studying the costs social exclusion. Opportunity costs arise when the choice of one course of action eliminates the possibility of another course of action. (Powers, 2011)

Based on the numbers from Statistics Finland, Tuomas Leinonen has created an estimate of direct costs incurred due to social exclusion. He begins by defining the start-off point of costs to be incurred when a young person drops out from his or her educational path without continuing to work life (Leinonen, 2010). A central

perspective of economics is that productivity can be increased by enhancing and increasing human capital. Education and training increase wages which is traditionally expected to lead to higher labor market productivity (McDonald, 2010). Education is considered as an investment which is expected to pay back itself in the future and furthermore increase the overall productivity of the society. The young ones who do not continue with further studies or shift over to work life are lost investments that instead of becoming contributing members of society cause further costs for the society.

Leinonen divides the costs for the society in three categories:

- Gross cost is the amount of money of society that it has reserved for the financial support of a socially excluded person, which it would not have to pay in case if the person was part of the work force being able to support himself or herself from income from his or her job.
- Net cost 1 takes into consideration also the amount of tax that taken from the labor market support and therefore immediately returned to the society.
- Net cost 2 takes into consideration also the VAT. It is assumed that the money received is also consumed.

Using values from 2010 Leinonen has evaluated yearly costs of one individual. He has used the following data:

- The labor market support was 25.64€ per day, which is paid for five days out of one week
- The average financial support paid for housing was 258.90€ per month
- The average income support paid per person was 280€ per month, however it is considered as a supplementary benefit and it is estimated that 30% of it is used during the time period

Based on the above figures the cost of one excluded individual is 8000 – 10700€ per year. These numbers do not yet include the loss for the economy. Leinonen

uses an industry average wage which is 2638€ per month to represent economic production loss. There are also other costs related to wages such as taxes and insurances and therefore the average wage is multiplied by 1.3. With this information it can be calculated that the annual production loss caused by one individual amounts to 42,200€ per year (Leinonen, 2010). Combined with the costs of production loss and the financial support paid the final amount is 50,200 - 52,900€.

The total amount of all the socially excluded individuals between the ages of 15-29 was estimated to be 51,300 and in the year 2010 and out of that number 18,800 had been listed as unemployed seeking for financial support (Myrskylä, 2012). When the combined costs previously presented are multiplied with amount of unemployed benefit collectors the yearly costs paid by society amounts to 943,760,000 - 994,520,000€ - approximately one billion euros. Finland's GDP in the year 2012 was 192.5 billion euros, therefore the costs of social exclusion represent approximately 0.005% of Finland's gross domestic product per year. (Tilastokeskus - Kansantalous. 2013)

2.5 Social Exclusion Forms and Indicators

Before going further into government social policy we must define an analytical framework for social exclusion. In the UK social exclusion research has been shaped by the CASE approach which identifies the four following dimensions of exclusion:

- Consumption exclusion – having an income below one-half of median equivalent income;
- Production exclusion – not being either employed, in education or looking after a family member
- Political engagement - not voting or being a member of a campaigning organization
- Social interaction – lacking someone who would comfort, help in crisis, listen, or relax with

Being tightly connected with the concept of poverty this four-faceted division provides an outlook that offers clear distinction between the two terms used. Social exclusion is a complex multidimensional process that involves the lack or denial of resources, rights, goods and services, and the inability to participate in normal relationships and activities that are available to the majority of people in society. (Saunders, 2007)

UK's latest National Action Plan identifies around 70 indicators of exclusion on three different levels, primary, secondary and tertiary. These indicators cover areas such as inequality, regional cohesion, poverty, unemployment, homelessness, education and crime. These indicators offer valuable insight to the subject at hand however they also raise an important observation; indicators offer a valuable insight to determining risk factors for social exclusion however it is important to take into consideration causality. Low-income can be a risk factor that adds the risk of social exclusion however it is wrong to assume that all low-income families are socially excluded. (Saunders, 2007)

The variety of indicators offers a valid platform for government social policy; its effectiveness and impact. The surveys conducted in the UK and furthermore in the European region have demonstrated that government support is critically important in the battle against social exclusion. (Saunders, 2007) The following section of this thesis discusses Finland's current policies that follow the EU2020 policy (also to be discussed later).

2.6 Current policies to prevent social exclusion

When Sauli Niinistö was elected as Finland's president in 2012 he stated social exclusion as one of the main concerns in Finland and he started up a project in order to begin a fight against it. The main focus of the project comprises children and the youth in Finland and the project work group consists of experts in this field. The campaign is called "Ihan tavallisia asioita" translated as "Normal things" and its main purpose is to inform about social exclusion and how the problem can

be alleviated with simple everyday actions that everyone can choose to participate in. The concept of the project is simple; social exclusion is an issue that touches everyone and everyone can participate in preventing it. The suggestions and tips are gathered on a website (Ihan tavallisia asioita. 2013).

The campaign and website has received critique from many sources. Suggestions on how to prevent social exclusion such as “Do not familiarize young people with alcohol or even the smell of it” or “Do not give a young person too much money, things or treats” have raised anger among the youth in Finland. The chairman of the Green party’s youth wing, Aleksi Laine, states that it is merely a middle class guidance book with instructions on how the already privileged families can improve the quality of their everyday-life (Yle. 2013).

The coordinator of the project defends the idea behind it stating that the suggestions and tips it includes are those in which everyone can participate and that the initial purpose was not to even include suggestions that would include the allocation of financial resources because they do not belong to the president’s jurisdiction. The suggestions have been gathered together in a project team consisting of members from such child and youth organizations such as Mannerheimin Lastensuojeluliitto, Pelastakaa Lapset and Lastensuojelun Keskuliitto. Johanna Seppälä from Aseman Lapset ry appreciates the basis of the campaign but understands the critique as well. Seppälä speculates that one of the reasons behind the harsh critique must be the higher expectations. She states that the campaign does not reach those in the core of social exclusion and hopes that the project would challenge the society in concrete actions instead of the website merely functioning as a guidance book on upbringing and attitude molding for adults (Yle. 2013).

A question arises whether the president should be responsible for leading a campaign like this if he is not directly responsible for the financial resources involved. Perhaps a valid viewpoint that supports the role of the president is the political impact that derives from the perceived authority of the president. As the leader of

the state the president has the power to influence many different levels of possible contributors by setting an example of emphasizing the importance of the issue. He also possesses the power to assign the right people, who do have financial impact, in charge to fight social exclusion in the actual implementation stage. (Yle. 2013)

The docent of youth unemployment, Jaana Lähteenmaa, claims the campaign to be partially populist; the social exclusion of the youth has been labeled as a “good enemy” that everyone can together be horrified of and furthermore build up their own image as a socially responsible person basing it on the issue of being worried about social exclusion. Lähteenmaa furthermore recognizes that the worst case scenario caused by this campaign is that public resources are cut due to this strengthened general attitude that responsibility is foremost on the shoulders of the socially excluded and that change is up to them alone. (Yle. 2013)

Finland’s minister of culture as well as the chairman of Vasemmistoliitto (The Left Alliance), Paavo Arhinmäki, is not convinced about the campaign, based on an article in *Turun Sanomat*. Arhinmäki states that the thought behind it is beautiful but does not function in reality. Arhinmäki emphasizes that social exclusion is a heavily hereditary phenomenon that requires political and financial investments such as the support of society, guidance counselors, educational advisors and youth workers. Goals cannot be reached with relying on the third sector, charity or neighborhood watch. (HS. 2013b)

The director general of National Institute for Health and Welfare (THL), Pekka Puska, has a different perspective on the prevention of social exclusion. Puska emphasizes the importance of changing the overall mentality of Finnish society in general. However he also states that the involvement of the government is important in allocating funds efficiently in the most optimum way. Investing in preventative actions such as reinforcing the current alcohol policies and supporting child health centers and educational institutions, is a minor cost compared to

dealing with the externalities of social exclusion and the demanded financial input (THL. 2013b).

The assistant director general of THL, Marina Erhola, stresses that one of the most important issues that the society should be concerned with is the abuse within families and the often related use of substances, especially alcohol. These are factors that have a clear effect on substance use and mental health problems within the young people in Finland and that are contributing factors to social exclusion of youth (THL. 2013b).

According to the director general of the Finnish National Board of Education (OPH), Aulis Pitkälä, it is important that there is cooperation between the different institutions including education, social and healthcare services in order to more efficiently support the youth and their parents. Emphasis in schools must be put on student healthcare, welfare and security and in order to reach these goals a plan must be made in cooperation with social and healthcare officials as well as other government officials. Pitkälä argues that the already on-going improvement of education, which refers to the changes made in legislature and procedures in school processes that are to improve the quality of learning and that are constantly monitored, evaluated and re-assessed, is a vital part in fighting against social exclusion. Pitkälä points out that there should exist more flexibility in professional education in order to comply better with the different career paths students are aiming for (THL. 2013b).

When discussing the previously mentioned on-going improvement of education we must also explore the changes made in the educational policy during the past few decades. There has been an essential political shift in Finland to the Right which has had an impact on educational policy starting in the early 1990s. The policy, which is described as “hidden education policy” from the behalf of the Social Democratic ex-chair of the National Board of education has had a drastic impact on different areas of education. Small and gradual steps assured that a big change was made concerning funding, curriculum planning and defining

school districts. The policy was described as “the renaissance of individualism”, market-based thinking”, “dynamism” and “an educational policy that emphasizes the student’ responsibility”. (Simola, 2002)

A term that is mentioned by Simola is “competition state” originally developed by Philip Cerny. This refers to the highlighted dominance of market ideologies which affects educational policy as well. There has been a clear shift in education from collectivity to individualism and competitiveness. An interesting point that derives from Simola’s research is that students (as well as their parents) are referred to as clients of the educational institution. This demonstrates well that there is increased pressure amongst the students to handle their study load well and most importantly, by themselves. This change towards self-dependence can cause serious difficulties to those students or “clients” who have not yet established their future goals and chosen a path to follow. Therefore guidance is vital for the ones who struggle with understanding their current capabilities as well as future aspirations. It becomes clear that the focus on individualism does not necessarily refer to increased personal attention but that it rather refers to promoting self-sufficiency and therefore discourages seeking help and guidance. (Simola, 2002)

An interesting discovery has been made in the research conducted by Tuomo Martikainen concerning the legitimacy of competition state mentality. The study shows that the privatization of public services has the approval of the citizens. Only one fourth are against privatization. Moreover surprising is the fact that the disadvantaged group of citizens strongly favor competition and privatization of services. This could be explained by having to tolerate competition in the society, therefore they demand the same from municipalities and municipal workers. They feel that it is only fair and reasonable that the same harsh rules and conditions apply to the rest of the society and employees of different sectors. (Vienonen, 2013)

Inkeri Aalto from the Alliance for Mental Health on Finland states that social exclusion is closely tied to problems concerning mental health. Those who are left

without a job or a study position have an increased risk of developing a mental illness such as depression which can lead to significant problems in future employment possibilities and therefore increase the risk of social exclusion. On the other hand Aalto points out that mental illness can be both the reason behind social exclusion as well as a consequence. Aalto recognizes that there are weaknesses concerning the mental care of youth in Finland. One of the main issues is the delaying of treatment of children and young adults as well as the lack of expertise in certain areas in Finland. Although there exists a more open discussion of mental health issues today, there still is a label of shame connected to it which decreases a person's feeling of self-worth and therefore exposes the person to the risk of prolonged periods of illness. Aalto argues that there should be changes made in work life in order to comply with the needs of employees. Mental illnesses as causes of disabilities to work have increased and therefore the solution to this problem could be found in structural changes such as increasing opportunities for part-time work, Aalto comments (Pitkänen, 2012).

A recent article in Helsingin Sanomat points out a serious defect of the Finnish social system. The fragmentation of social care services causes problems for people because of not clearly fitting into a certain behavioral model that could be dealt with. Mental illness is often linked with substance abuse and therefore young adults suffering from depression are turned down from treatment because of alcohol issues. It is difficult to define whether depression is caused by excessive drinking habits or is the young person trying to cope with depression by medicating it with alcohol. There is a severe problem with who should be responsible for treatment. Treatment should be offered as a whole for the diagnosis of multiple illnesses to avoid overlooking serious and self-destructive behavior. (Mainio, 2013)

Preventing and decreasing poverty, inequality and social exclusion are the main themes of Finnish government policies of 2011-2015. The ministry of social affairs and health (STM) is the coordinator of the program which consists of seven goals, each to be discussed in turn.

2.6.1 Equality

Promoting equality amongst men and women, different cultural, language and other minorities as well as different age groups, is a vital part of a healthy society. In order to reach this goal the following procedures must be followed (STM, 2013). In order to comply with European legislation the Ministry of Justice is preparing a directive in order to reinforce the basic rights and human rights in Finland (Oikeusministeriö, 2013). The Ministry of Social Affairs and Health is responsible for the renewal of the legislation of social care in order to support and strengthen the well-being of individuals as well as prevent the increase of social problems. The availability and effectiveness of social and health services are recognized as important improvement points and that cooperation between the different branches of social and health care is increased as well as cooperation with educational institutions, housing institutions, employment offices and other organizations is increased (Sosiaali- ja terveystieteiden ministeriö, 2013). The Prime Minister's office is in charge of a project aimed to promote and develop as well as sustain Finnish and Swedish as the official national languages and Finland. The prime minister, Jyrki Katainen is responsible for the project and serves as the chairman (VNK. 2013). The Finnish government has committed to renew Finland's development policy in a way that it complies with the needs of the future. The minister of development, Heidi Hautala states that the aim is to create a so called "devoted development policy" which means that Finland listens and engages in an effective dialogue, both nationally as well as internationally, about the direction of development. The practices should comply with the principles, Hautala states (Oikeusministeriö, 2013). The emphasis of the development policy are on democracy, human rights, sustainable development, education, work, the decreasing of youth unemployment as well as improving the status of women and children.

In order to promote equality one of the goals of the government is to decrease long-term homelessness. The Ministry of the Environment is responsible for this goal. In the metropolitan area there have been some changes that are more dramatic than in other cities in Finland. The growing population and the structural change in population in addition to the increased cultural diversity has brought

new opportunities as well as challenges. Therefore there is being prepared a plan of action to reinforce the social unity of the metropolitan area (Turunen, 2011).

2.6.2 Promoting health

The aim is to decrease the differences in health of the population by supporting and promoting a healthy lifestyle especially focusing on those demographic groups that have the unhealthiest habits (STM. 2013).

2.6.3 The prevention of being excluded from the job market

The most effective way to fight against social exclusion has been proven to be employment. Therefore a policy that aims in increasing jobs and employment is vital. The goal of this policy is to prevent long-term unemployment by assuring that those who lose their jobs find a new one quickly. This is done by supporting the ability to work and function normally as well as by offering social care and rehabilitation possibilities. Another aspect is improve the balance between work-life and family-life by offering more flexible solutions such as increased part-time work. Work-life must be also improved and made more appealing by developing working condition and well-being at work place (STM. 2013).

2.6.4 Improving the situation of low-income families

The objective of improving the situation of the low-income families is to decrease the economic and social inequality within the population of Finland. Emphasis is on making it easy to accept a job as well as decrease long-term reliance on unemployment benefit as well as decrease poverty that shifts from a generation to another. The policy focuses on checking the current benefits such as unemployment benefit, housing supplement, student allowance and labor market support and adjusting those to a level on which supports the improvement of an individual's status in society as well as encourages working (STM. 2013).

2.6.5 Decreasing social exclusion of the youth

Providing the youth in Finland with the necessary support that they need in order to proceed to work-life or to further studies is vital in order to break the cycle of

hereditary poverty and social exclusion. The policy stresses the importance of healthcare and the participation of the educational institution in promoting a healthy lifestyle and recognizing alarming signals in the behavior of students as well as providing better possibilities in participating in workshops and increasing the influence the youth in decision-making in Finland. A change is being made that the legislation of early education of children and daycare services will be the responsibility of the ministry of education and culture which will be done in cooperation with the social and healthcare services (STM. 2013).

2.6.6 Reinforcement and renewal of social and healthcare services

The basic right of an individual is to be able to have equal access to services that are important for well-being. The access to services should not be dependent of a person's financial situation or where the person lives. The aim is to decrease the financial and social consequences that result from negligence of being able to provide help. The importance is on preventative actions. Structural changes, information technology and management are issues that need further investments in order to provide efficient social and healthcare services (STM. 2013).

2.6.7 Improving the impact of non-governmental organizations

NGO's are important partners of the public sector. They play an important role in supporting health and well-being by developing new operational models that work more efficiently in problem-solving as well as offer information, services and help to cover the shortcomings of the public sector. The plan of action is to improve the effectiveness of the NGO's stressing allocation of funds into matters that support well-being of society such as volunteer work, peer support programs and special services (STM. 2013).

Some of the above mentioned individual points require changes in legislation. The changes affect such areas as mental health care, the marketing and advertising of alcohol, alcohol legislation including the promotion of sobriety, education, legislation concerning equality, legislation concerning the funding, organizing and developing of social care and healthcare, legislation concerning the securement

of health and social services for the elderly and legislation concerning the early education of children (STM. 2013).

2.6.8 Success of the new government policy

The success of the newly defined government policy is to be seen in the future. In order for the goals to be accomplished, seamless cooperation of different government branches and participating organizations must be achieved. Implementation is an important aspect that must be carried out to a perfect extent. It is yet to be seen whether the tangible procedures will be caught in the hands of bureaucracy and the interpretation of the statistical results will be truthful and accurate and provide direction for future actions. (STM. 2013)

Another important aspect of the government policy is that most of the single operations are done without additional funding. The project is supported by the government financially by allocating existing resources more efficiently. (Valtioneuvosto. 2013) Allocating existing resources means that there will be budget cuts from other areas which can affect the wellbeing of the society in a negative way on another area concern.

The project is tied to the EU2020 project. The goal of the project is to emerge from the financial crisis by addressing shortcomings of EU's growth model and creating conditions for a different type of growth that is smarter, more sustainable and more inclusive. The main targets of the project include employment, education, research and innovation, social inclusion and poverty. (ec.europa.eu. 2013)

2.7 Social exclusion or accumulation of unhappiness?

The ombudsman of children in Finland Maria Kaisa Aula points out that there exists objective social exclusion which is easier to define and measure: does one have a job or a study place. However there exists also subjective social exclusion, which is more difficult to determine and deals with issues such as loneliness, the need to be seen and heard and to be taken into consideration. Aula emphasizes

the importance of psychosocial support besides work and education. Aula states that concerning social exclusion, everything is related and the more support that society offers for the well-being of children and young adults the better chance there is to prevent it and intervene in the cycle. Aula prefers to use an alternative term to social exclusion. The expression “the accumulation of unhappiness” provides a better explanation, states Aula. Aula argues that the focal point in preventing the social exclusion among youth is much too heavily concentrated on the point where a young person finishes one’s basic education when in fact in most cases the alarming signals of exclusion can be seen much earlier. Learning disabilities that affect the level of success of a student should be recognized already in daycare or elementary school in order to be able to intervene. The problem in Aula’s opinion is that there are large differences in the quality of social and educational services between municipalities and that there is a shortage of social workers and therefore the preventative actions that should be taken are inefficient. Furthermore the educational institution should support and promote the overall well-being of a child including guidance and support for extra-curricular activities such as sports, arts and crafts and not only focus on academic performance. This would assure that not only those families with a better financial standing but also the low-income families would have the opportunity to offer creative leisure time activities in a positive, secure environment for their children. There should exist a stronger link between schools and youth work. Aula lists five concrete factors that would serve as preventative actions against social exclusion of youth. Firstly she suggests that there should be an official authority that would be responsible for the stage where a student finishes the basic mandatory level of education in order to personally meet and discuss the situation and offer guidance and support in case the student has failed to receive a further study place or work. Secondly, access to secondary level education should be secured and a variety of alternative options offered in all areas of Finland due to the fact that a 16 year old student might not be mature enough or ready to move away from home in pursuing a preferred study path. Thirdly, reinforcing professionalism and expertise in guidance counseling is important in order to guarantee that a student is informed about all options and guided towards the most suitable and prominent

one that reflects the skills and motivation of the student. The fourth point Aula discusses is creating a better learning environment for students in schools by promoting school-spirit and establishing a sense of community and belonging. This goal can be reached by the actions of the student body, tutors and joint events. Lastly, the abilities to recognize learning disabilities, mental illnesses, depression should be reinforced. The current law states that municipalities must offer the services of a psychologist; however the problem lies in the students' threshold to take advantage of these services (Lapsiasiavaltuutettu. 2013).

2.8 Workshop activities

In her research, Katja Komonen from the University of Jyväskylä emphasizes the importance of workshop activities in preventing social exclusion of youth. The definition of these types of workshops includes the term special employment as well as the training and rehabilitating education that supports those in weak standings in the job market. The main purpose of workshops is to offer young adults under the age of 25 a chance to get familiarized with work life, finding a possible field of studies, offering work experience and reinforcing the skills needed in order to cope with everyday life. There are approximately 220 functioning youth workshops in Finland into which young adults are either guided towards by different officials or the participants are involved with the workshops because of their own initiative. The function of the workshop institution is to offer guidance and support in basic upbringing on the side of school and family. The goals of workshop activities aim for permanent changes in the behavior, attitude and thought-process of an individual (Komonen, 2008). The workshop concept differs from traditional apprenticeships by offering more multidimensional training and help in all different areas of life instead of only focusing on one aspect: the job. Workshops provide support and motivation to be able to function in the daily life and cope with different issues.

2.9 The youth – Better than its reputation?

One of the most recent and relevant publications concerning the state of the youth in Finland is Juha Siltala's book *The Youth – Better than its reputation?*. Siltala is known for his book *The short history of worsening work-life* (Siltala, Työelämän huonontumisen lyhyt historia, 2004) for which he was named as the “apostle of anxiety” who sees no good in anything. Siltala's new publication, contrary to previous publications, has a very positive outlook that shows that there is bright future ahead of us. (Aamulehti. 2013)

Siltala states that his book has arisen at an intersection point. The future of the youth has been pawned to pay off the debt of the previous generation as there are increasing budget cuts in education and unemployment is looming around the corner. One of the most central observations of the publication is that putting the blame on the younger generation follows the economic cycles; when the economy is in a downturn the youth is scolded and held liable for their indolence. The global financial crisis is not due to extreme excess spending but it is because of that fact that profit has been made by selling mere expectations. The providers of financial products have been able to sell expectations in the derivatives market however the fulfilling of the covenants have been left to the hands of taxpayers. Therefore the responsibility of the mess created has been unjustly shifted to the innocent younger generation that has been falsely accused of creating the mess by supposedly failing expectations of having to participate in a fierce competition in the business life and financial markets. The financial economic elite is shocked that the younger generation does not necessarily thrive for profit maximization but is choosing a more laid-back lifestyle instead. Unfortunately for the older generation this means that the youth wishes to be cut loose from the debt chains of the creators of the crisis and are not willing to accept blame – this is perhaps seen as laziness and lack of motivation from the side of the older generation. This disparity of viewpoints between the youth and the older generation is what creates a false image of the wellbeing of the youth. The youth themselves felt that they are feeling well, healthy and happy but the elder construe their state as worryingly passive and carefree. (Siltala, Nuoriso - Mainettaan parempi?, 2013)

Siltala points out that although social exclusion is a severe problem of society, overall the younger generation is doing increasingly well. It is important to remember that the majority of the youth are more enlightened, free-thinking, innovative and productive than their predecessors. The youth do not avoid work but instead demand meaningfulness from it. (Siltala, Nuoriso - Mainettaan parempi?, 2013)

3 Evaluation of collected data and recommendations

3.1 Social Exclusion – multidimensional defect of society

It is evident that social exclusion has been identified as an important social, political, economic and cultural problem that needs a cure. The current policies to prevent social exclusion are vital and relevant in tackling the issue. The above mentioned steps to be taken are concrete ways of intervening in the vicious cycle of this hereditary disease. However I believe that regardless of the criticism of the presidential campaign it is necessary to also emphasize the effect of everyday actions to promote change in the mentalities of members of society. It is true that the fight against social exclusion must not be solely dependent on the actions of the citizens of the society but there must be concrete financial investments and input from the behalf of governmental organizations as well, however changing attitudes and providing peer support is an important step towards understanding the issue. It is important that the government encourages and enforces corporate social responsibility (CSR) in order to receive further financial supporters to tackle the phenomenon and that different civil society organizations (CSOs) are involved as well in dealing with the issue. Today, CSOs have become an important part of delivering social services to complement government action. (Civil Society - Defining Civil Society. 2013)

3.2 Social security – easy money or promoting equality?

One of the critical questions at hand is the fact that poverty or poor economic conditions within a family contribute directly to the risk of becoming socially excluded. The children of families who are living on different benefits are more likely to choose a lifestyle where work is seen as unnecessary because it is just as easy to get by collecting unemployment benefits. One of the current government policies is directly aimed to address this issue by adjusting the existing benefits and therefore trying to make work more desirable. However the question is, what are the right amounts? If the support is too low then the families are trapped in

poverty which creates a feeling of inferiority and worthlessness and can also enable criminal activities such as shop lifting for example. If the financial support is too high then it promotes an easy lifestyle of having to nothing and still maintaining a certain level of living. Perhaps the amount of support should not be the focus but instead the process of applying for benefits should be made more strict and difficult in order to scrutinize and make sure that those receiving it are indeed those in need who at the moment have no other options.

Increased bureaucracy on the other hand would add to costs. Furthermore the increased paper work and more difficult handling process of applications could increase resentment if poor people find themselves being further stigmatized by such treatment.

3.3 What is the price tag on pain and suffering - even death?

The cost for the society has been discussed in numbers and figures derived from unpaid taxes and the loss of production. The numbers are significant and alarming however little has been mentioned about other costs that incur from social exclusion. As discussed previously mental health care as well as criminal actions implemented by a socially excluded young adult are factors that create costs for the society. These are more difficult to measure but are relevant when discussing the costs of social exclusion in financial terms.

An important aspect when discussing the costs of social exclusion is the price that cannot be set on the suffering and misery of the socially excluded or his or her family, or in the most extreme case – death. The most dramatic externality of social exclusion causes further problems for the close ones of the deceased. The grief and loss require intensive care and regular treatment which require further financial resources.

3.4 The never-ending circle of increasing expectations and continuous self-improvement

In all of the research done one point that stands out clearly is the fact that many young people are left without a study place after completing the basic level of education required. Perhaps a drastic change in the educational institutions' structure could be a solution to this problem.

In today's world young adults are facing ever-increasing expectations, especially concerning education. The fact is that those who are currently working in certain positions might not have a degree at all. However once that person is being replaced the replacement is required to have a degree. Therefore the society is constantly moving towards a situation where the previously low-qualification jobs are requiring a degree which puts an increasing amount of pressure on those who struggle with studying. On top of this issue the before mentioned emphasized focus of independent learning and self-sufficiency in studying can strain a young mind to an unbearable extent.

Furthermore there are those who have a clear desire to study but are left without a study place due to limitations in the amount of positions available. Of course the educational system is designed so that the amount of graduating students reflects the need in the job market, however there are many cases where the ones who are accepted into a higher educational institutions quit in the middle of studies because of lack of interest in that specific field. Therefore those who would have had a clear desire to study that subject might have been declined a study place due to insufficient performance in the entrance exams. Perhaps a system where everyone would be able to get to study in the field desired could be a solution. Evaluating the performance of the student after one year of studies would be the determination point where the student would be able to either continue studies or be kicked out. Those who manage best with their studies would be able to continue further within the limitations of available study positions that comply with the requirements of the job market. This is a system that works and is used for example in the Netherlands when applying for higher level education, although there exists a certain amount of modification and certain programmes involve a quota, such as studies in the medical field.

Studying for entrance exams requires a lot of individual input and not everyone is able to do it alone. However failing in an entrance exam is no proof that the particular individual would not perform well in his or her studies when the appropriate amount of guidance would be provided. Therefore the system could be changed so that each individual would be able to prove their motivation for studying by offering them the chance and then evaluating their performance. Of course this would be a long process to change the structure of the educational system but it could be an investment for the future. The structural change could assure a more competent work force because of increased motivation contributing to the economic output of the society.

3.5 Media – promoting surrealism

The media is also a powerful source of affecting the minds of the youth. A question raises on how to use it in order to positively affect the choices of young adults and children. Today's role models are pop-stars, models, actors or reality TV-stars. Their lives seem easy and glamorous so why would not the impressionable youth want to follow their path to fame? The problem arises from the realization that there simply is not enough room for everyone to become a celebrity or furthermore many do not have the talent or persona it requires. Therefore the youth should be taught early enough about unrealistic expectations that lead nowhere. The previously mentioned interviewee *in Helsingin Sanomat* asked "Do I have to, even if I do not want to (do something)" and the unfortunate answer is "yes". The media should promote more realistic role models in order for the youth to get excited about "so called" normal jobs and careers and not get tangled up in unrealistic dreams.

3.6 Importance of mental healthcare

Another issue on top of education that requires improvement is providing proper mental healthcare services for children and young adults. There are services available for those who are able to seek them and look for help however many young people might be afraid to take advantage of these services in fear of being

labeled as different or defective. Therefore there should be mandatory sessions in schools to assure that everyone would have to go through a psychological consultation where they would feel free to discuss whatever is on their mind. This would be of great help in recognizing problems in advance in order to be able to interfere and correct the situation before it is too late. As discussed in the previous paragraph, children and young adults are facing ever-increasing expectations in the study field as well as other expectations concerning personal life achievements which can lead to severe depression or anxiety disorders. Being able to talk to an impartial outsider who is a professional in the area can help to reduce the risk of depression or anxiety disorders which are quite common within today's youth.

3.7 All different, all equal

The largest risk group of social exclusion are immigrants and the children of immigrants. The problem is stated to be due difficulties of cultural integration and language issues however I believe that the existing racism in the attitudes of the Finns that was not directly discussed in Mr Myrskylä's research is one of the main contributing factors to social exclusion of immigrants. Racism plays a large role in the mentalities of Finnish people especially outside larger cities. The process of achieving an accepting and culturally aware and understanding society is perhaps still a goal of the future but in order to reach that state it is important to begin the work now. As Finland is becoming more and more diverse culturally it is important to emphasize the integration of immigrants into the Finnish society by offering language classes and teach about the Finnish culture and how the society and its' different systems work. On the other hand it is just as vital to teach and inform the Finns about cultural differences at work places and schools and thus prevent discrimination and promote a diverse and innovative working and studying environment.

3.8 Stricter punishments vs. more liberal legislation

Even though alcohol use is still more common in Finland than drugs it is alarming how abrupt the increase of marijuana consumption and home growing has been during the past decade. In my opinion there is a link between the risk group of young men who live alone to be socially excluded and the fact that home growing of marijuana has become so drastically popular – especially among young men who live alone. Even if the main reason for growing marijuana is not for sale purposes it still contributes to the grey economy and to the fact that these people can be those so called “lost ones” who are not seen in any statistics. Income comes from selling drugs and therefore there is no need for others sources of money. There should be more strict punishments for home growing in order to make it less appealing.

One much debated issue is the legalization of marijuana. The alarming amount of current illegal grow houses promotes the grey economy. The police force can only do so much in tracking down home growers or larger grow houses. Only a small part of them are found and the rest is sold in the black market. The costs of punishments such as inmate upkeep in penitentiaries as well as judicial costs and costs resulting from mandatory related bureaucracy require large amounts of financing from government funds paid by the contributing members of society. From a financial point of view the legalization of marijuana could result in a decrease in the grey economy and an increase in government budget deriving from paid taxes.

3.9 Ghetto mentality

One issue that is not discussed clearly in any of the research done in Finland, is the link between geographical location and social exclusion. It has been clearly stated that poverty and substance abuse are contributing factors to social exclusion however little has been mentioned about Finland so called “suburban developments” where people of similar social status are joined together in a neighborhood that promotes an unhealthy lifestyle and distorted values. In the UK there

has been research conducted about this issue and in Marilyn Taylor's published paper she introduces the existence of evidence associating social housing with low income and economic inactivity which are factors closely tied to the concept of social exclusion. (Taylor, 1998) This same concept applies to Finland as well. Firstly, it was mentioned before that living close to a bar or a restaurant that serves alcohol promotes alcoholism. In many parts of different cities in Finland there are these suburban developments or neighborhoods where the main services are different bars and restaurants. In these neighborhoods the rents are cheaper than average which is why they attract families with a lower financial status. Even if there has existed grocery stores, bank or post offices they are quickly replaced by bars that compete with each other by selling beer under the cost of purchasing. The people that live in these developments come together and socialize in these bars and slowly the overall mentality of the entire neighborhood changes in a way that it becomes acceptable to use substances such as alcohol at a risk level. At some point the children living in the neighborhood do not only perceive the lifestyle as acceptable but also as something to be proud of. The neighborhood has nothing to offer for the children or young adults concerning extracurricular activities or services suitable for their age. Socializing with similar-minded peers is done by hanging out in parking lots or somewhere outside trying to figure out past-time activities. Since there hardly is any adult supervision or guidance the youth is often left by themselves to make decisions. Without rules, curfews or the fear of punishments the youth can do whatever they wish. This can lead to minor criminal activities such as shoplifting or painting graffiti. Some of the youth can break out of this cycle by focusing on their studies or having a strong support net however as said before even if a child is from a healthy household, the environmental factors and peer pressure can be so strong that the child is lured into the wrong path in life.

Secondly, as people tend to seek company from similar-minded people it can be very difficult to leave the certain circle of friends because even if one has the desire to correct their lifestyle and choose a healthier path the fear of being left alone can be too much to bear and therefore the change can be left undone. As

these groups consisting of easily influenced young adults join together the outcome is that they can be feeding off of each other's misery and therefore without an outside intervention they have no desire or chance to change their mentality and lifestyle.

A change is required to be made so that there would not exist such inequalities between different parts of cities or neighborhoods. There should be a variety of different housing solutions in areas and an equal amount of free market rental apartments, rent controlled apartments as well as privately owned apartments. This would assure that the population in different areas would be diverse and these problematic suburban developments would not exist where similarly minded people would be able to accept and support each other's misery without encouraging happiness and improvement. Another factor that would alleviate the problem of concentration of low-income families or individuals would be to assure the access to different services that would bring up the value of the different neighborhoods such as grocery stores, banks and postal offices as well as provide services for the youth to ensure safe and healthy extracurricular activities such as art clubs and sports activities where the youth would be under the supervision of responsible adults who would at the same time provide a healthy role model for the children.

4 Conclusion

Social exclusion is a severe disease of the society on multiple dimensions. It is one of the largest risk for homeland security due to the many factors discussed in this paper. It is vital that the government as well as the citizens of the society take this issue seriously and understand the financial, economic, political, cultural and psychological consequences of this issue. It might be difficult to define the causes and consequences of social exclusion however, regardless of this fact, it is clear which factors are strongly linked together and therefore intervention is possible.

Due to the complexity of the phenomenon it might be impossible to fully eliminate social exclusion. However with the existing policies as well as continuously developing new ways it is possible to slowly alleviate the problem. The importance is in changing the mentalities of the youth and offer a multiplicity of healthy lifestyle options that include education and work possibilities in order to break the cycle that has been continuing for much too long.

The government with the lead of Finland's president has already designed and partially initiated many preventative actions in order to fight this social defect. The success depends on the implementation of these plans, the constant development of those as well as the sustainability and consistency of them. The results can be seen in the future and hopefully they reflect those goals that have been set today.

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